

## Interview Summary

**Application No.**

09349517

**Applicant(s)**

MCDONALD ET AL.

**Examiner**

James P. Trammell

**Art Unit**

3694

All participants (applicant, applicant's representative, PTO personnel):

(1) James P. Trammell.(3) EARLE JENNINGS.

(2) \_\_\_\_\_

(4) \_\_\_\_\_

Date of Interview: 8/1/07

Type: a) ☒ Telephonic b) ☐ Video Conference  
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☐ No.  
If Yes, brief description: \_\_\_\_\_

Claim(s) discussed: Independent claims.Identification of prior art discussed: Prior art of record.Agreement with respect to the claims f) ☒ was reached. g) ☐ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: The prior art of record does not teach or suggest a loan broker distinct from the loan originator and a loan originator providing services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker. Accordingly it appears that the claims are allowable over the prior art of record.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

  
Examiner's signature, if required